

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	Customer No.: 29052
)	
Ravi Ganesan, et al.)	Confirmation No.: 3780
)	
Serial No.: 09/414,731)	Art Unit: 3692
)	
Filing Date: October 8, 1999)	Examiner: Jennifer L. Liversedge
)	
For: Electronic Billing With Flexible)	
Billers Controlled Electronic Bill)	
Presentment)	

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action dated May 24, 2007, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims of the patent application are patentable, and that the application be allowed. A petition for a two month extension of time is submitted contemporaneously herewith.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.